

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMES V. YOUNG

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-24184

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/28/2019 and confirmed on 1/14/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		62,989.42
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		62,989.42

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,895.00	
Trustee Fee	3,346.74	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,241.74

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct: 2805	0.00	42,944.07	0.00	42,944.07
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct: 2805	6,012.57	6,012.57	0.00	6,012.57
	FREEDOM UNITED FCU* Acct: 9105	1,585.89	1,585.89	219.63	1,805.52
					50,762.16

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	JAMES V. YOUNG Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	2,500.00	2,500.00	0.00	0.00
	STEIDL & STEINBERG PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX9/25	4,395.00	4,395.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 3610	1,237.18	1,237.18	0.00	1,237.18
					1,237.18

Unsecured					
	ARMSTRONG Acct: 1704	0.00	0.00	0.00	0.00
	BUTLER MEMORIAL HOSPITAL Acct: 2301	0.00	0.00	0.00	0.00
	CITIBANK NA** Acct: 7324	1,409.36	322.88	0.00	322.88
	COLLECTION SERVICE CENTER INC Acct: 8LRL	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: 8EZ9	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC Acct: 1546	1,292.38	296.08	0.00	296.08
	CITIBANK NA**	553.36	126.77	0.00	126.77

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3585				
	MED EXPRESS	0.00	0.00	0.00	0.00
	Acct: 3908				
	OFFICE OF UC BENEFITS POLICY**	0.00	0.00	0.00	0.00
	Acct: 3610				
	FREEDOM UNITED FCU*	0.00	0.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	11.40	2.61	0.00	2.61
	Acct: 3610				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 1884				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	SUMMIT DISCOVERY RESOURCES++	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					748.34

TOTAL PAID TO CREDITORS

52,747.68

TOTAL CLAIMED

PRIORITY 1,237.18

SECURED 7,598.46

UNSECURED 3,266.50

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

JAMES V. YOUNG

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24184

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
James V. Young  
Debtor

Case No. 19-24184-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 26, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ James V. Young, 925 Evans City Rd, Renfrew, PA 16053-9229
15147176	+ Armstrong Cable, 437 N Main Street, Butler, PA 16001-4358
15147177	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
15147180	++ FREEDOM UNITED FCU, 283 ADAMS STREET, ROCHESTER PA 15074-2143 address filed with court:, Freedom United FCU, 238 Adams St., Rochester, PA 15074
15147183	MedExpress Billing, PO Box 7964, Belfast, ME 04915-7900

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:29:15	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2025 00:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15147178	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:29:23	Citi Bank, PO Box 6403, Sioux Falls, SD 57117-6403
15178466	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 02:21:40	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15167155	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 27 2025 00:54:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15167154	^ MEBN	Feb 27 2025 00:20:13	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15147179	Email/PDF: creditonebknofications@resurgent.com	Feb 27 2025 01:28:57	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15159194	Email/Text: zelda@freedomunitedfcu.com	Feb 27 2025 00:36:00	Freedom United Federal Credit Union, 283 Adams Street, Rochester, PA 15074
15147181	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 03:46:26	Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
15147182	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 27 2025 00:37:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15177462	Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2025 01:51:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15147184	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2025 00:36:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15147185	^ MEBN	Feb 27 2025 00:20:02	Nationstar Mortgage, c/o KML Law Group, Suite 5000, BNY Melon Independence, 701 Market St.,

District/off: 0315-2

User: auto

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15173104	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2025 00:36:00	Philadelphia, PA 19106-1538 Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15167156	+ Email/Text: ra-li-ucts-bankhbg@state.pa.us	Feb 27 2025 00:54:00	PA Department of Labor & Industry, Office of Chief Counsel, Labor and Industry Building, 651 Boas Street-Tenth Floor, Harrisburg, PA 17121-0725
15148025	^ MEBN	Feb 27 2025 00:21:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 16			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		[ *** NO NAME OR ADDRESS SUPPLIED *** ]
cr		Nationstar Mortgage LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor James V. Young julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 8